



DEPARTMENT OF VETERANS AFFAIRS

In Reply Refer To:

File No./SSAN:

NOTICE OF INDEBTEDNESS: According to our records, you are indebted to the United States Government for \$. This indebtedness was caused by:

If you do not believe you owe this debt or you think the amount is incorrect, you have a right to dispute the debt (see enclosed Notice of Rights and Obligations). Regardless of whether you dispute the debt, if you cannot repay this debt in full, you should contact us within 30 days from the date of this letter to work out a satisfactory repayment plan.

Debts being repaid by installments will be charged interest at an annual rate of % . A monthly administrative cost of collection fee of \$ (subject to change annually) may also be charged. Further, a penalty charge of 6% annually will be assessed on any account more than 90 days past due. If full payment of the debt is received within 30 days, no interest or administrative cost of collection fees or penalty charges will be assessed.

Please make your check or money order payable to the Department of Veterans Affairs and send it to the above address along with the bottom portion of this letter. Please include your full name and Social Security Number on your check or money order to insure proper credit.

If you have any questions concerning this letter, you may contact this office for assistance. Please disregard this letter if you have recently paid this debt in full.

Finance Officer

Enclosure

FOR PROPER CREDIT TO YOUR ACCOUNT, PLEASE DETACH AND RETURN WITH YOUR PAYMENT

PAYMENT REMITTANCE			
*FILE NO./SSAN	NAME OF DEBTOR	AMOUNT ENCLOSED \$	YOUR TELEPHONE NO. (Include Area Code)
ENTER YOUR CURRENT ADDRESS BELOW ONLY IF THE ONE ABOVE IS INCORRECT. PLEASE INCLUDE YOUR ZIP CODE.			

**Please include this number on your check or money order.*

NOTICE OF RIGHTS AND OBLIGATIONS

DEBTS OWED THE UNITED STATES GOVERNMENT: The law requires that the Department of Veterans Affairs (VA) collect debts owed the government. VA is required to offset future payments owed you to apply to this debt. Any current or future VA payments or other payments made under any law administered by VA may be withheld.

***NOTE:** Whenever this letter states that you have a period of time to take some action or to notify us, the period of time begins to run from the date appearing on the front of this letter.*

RIGHT TO DISPUTE THE EXISTENCE OR AMOUNT OF THE DEBT: If you tell us in writing within 30 days that you believe that you do not owe this debt or that the amount is incorrect, we will not withhold any current or future payments until we confirm that you do owe this debt and the amount is correct or we determine that the delay required to resolve the dispute will jeopardize our ability to collect the full amount of the debt. You should explain to the extent that you can, why you believe you do not owe the debt or why the amount is incorrect.

ADMINISTRATIVE COST OF COLLECTION FEES: The monthly administrative cost of collection fee will not be added to your debt if, within 30 days, full payment of the debt is received or an acceptable repayment plan is worked out. Other costs of collection may also be added to the debt if additional actions become necessary.

PENALTY CHARGES: The monthly penalty charge will not be added to your debt if, within 90 days, full payment of the debt is received or an acceptable repayment plan is worked out. If an acceptable repayment plan is agreed upon and you default on that agreement, we will begin assessing a penalty charge 90 days after default.